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# Appreciation for Robert Guth's Contributions to SmallCo

By Mark Rowley

*Editor's note: Starting with this issue, volunteers who have made a significant impact to the Smaller Insurance Company Section will be highlighted. In this issue, Bob Guth is being recognized for his contributions.*

In appreciation of the support that Bob Guth, FSA, CERA, MAAA, has provided to the Smaller Insurance Company Section (SmallCo) and the actuarial profession overall, this article highlights his contributions over the years.

The Actuarial Directory describes Bob's career as follows:

Robert Guth is Actuary at Everence Services LLC, which provides employment services to Everence Association, Inc., and Everence Insurance Company. He has worked there since 1987. In 1999, he became Appointed Actuary of Mennonite Mutual Aid Association (renamed Everence Association, Inc., in 2010) and of MMA Insurance Company (renamed Everence Insurance Company in 2010). He is a Fellow of the Society of Actuaries, a Chartered Enterprise Risk Analyst of the Society of Actuaries, and a Member of the American Academy of Actuaries. He is a 1972 graduate of Goshen College with majors in biology and mathematics. In 1980, he earned a Ph.D. in biological sciences from Northwestern University. As a volunteer, he served on the Academy committee that updated the Asset Adequacy Analysis Practice Note in 2004. He was Secretary/Treasurer of the Smaller Insurance Company Section Council from 2010 to 2013 and has continued as a Friend of the Council. He has been a contributor to *Small Talk* (the Smaller Insurance Company Section [SmallCo] newsletter) and has been actively involved with the annual actuary meetings of the American Fraternal Alliance. He has spoken at many meetings and webinars on fraternal, appointed actuary and low interest rate issues. In 2006, he was awarded the Jacobson-Rugland Award of Luther College for his contributions to the actuarial profession

and to the fraternal system. Bob has been married to his wife, Christine, since 1982, and they have two children.

In reflecting on being part of SmallCo, Bob comments,

Being part of SmallCo was a valuable experience for both me and my company. The contributions and interactions with other actuaries at similar small companies expanded my horizons and kept me current with new, cutting-edge ideas and research. In that manner, I was constantly in touch with projects from the Society of Actuaries (SOA) and NAIC that were potentially relevant to my company. I will miss that interaction in the future, but as I retire over the next few years, there will be other new projects to which I can contribute. Thanks for the opportunity to participate, and I hope others step in to provide similar benefits for themselves and their companies.

Bob has had a distinguished career during which he has made contributions in many ways. By collaborating with other SmallCo members, he has helped the section deliver value by keeping members informed about regulatory and economic developments. SmallCo and the SOA as a whole appreciate everything Bob has done.

On a personal level, Bob taught me to maximize the benefit I receive from SmallCo. It is like a lot of things in life where the more you put in, the more you will get out. SmallCo members get the most value when they make the effort to get involved. As you engage with various projects, you build relationships with other members and a network of actuaries whom you can call when you are wrestling with an issue. I have called Bob on many occasions for exactly this purpose. Bob was active in ways that made him available to SmallCo members—writing articles for the newsletter, speaking at meetings and webinars and more.

I recall very fondly working with Bob (and Don Walker) on low interest rate issues. There were *articles on interest rates* in the June 2011 and January 2012 issues of the newsletter that are worth going back and reading now. Working with Bob on those articles was fascinating and fun. He did some great research while working on them. The articles made a difference in helping companies deal with tumbling interest rates.

One last thought. The key to working with Bob is to first ask him about birds and then go on to actuarial matters. ■



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